

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: DAVID J. ADAMS § Case No. 05-74641  
JOSEPHINE M. ADAMS §  
§  
Debtors §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/07/2005.
- 2) The plan was confirmed on 03/14/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/18/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/10/2008, 01/07/2009.
- 5) The case was completed on 06/28/2010.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,615.00.
- 10) Amount of unsecured claims discharged without full payment: \$14,247.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 35,846.90
Less amount refunded to debtor	\$ 246.90
<b>NET RECEIPTS</b>	<b>\$ 35,600.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,700.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,332.51
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,032.51</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	2,700.00	2,700.00	2,700.00	2,700.00	0.00
CHASE HOME FINANCE	Con	0.00	0.00	0.00	19,453.06	0.00
CITIBANK NA AS TRUSTEE	Sec	2,500.00	5,013.95	5,013.95	5,013.95	0.00
JC AUTO SALES	Sec	600.00	600.00	600.00	600.00	115.73
WINNEBAGO COUNTY TREASURER	Sec	0.00	NA	NA	0.00	0.00
ADVANCED AMERICAN CASH	Uns	500.00	505.00	505.00	243.17	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	700.00	633.56	633.56	305.08	0.00
CARBIZ AUTO CREDIT AQ, INC/	Uns	3,200.00	3,200.00	0.00	0.00	0.00
CHECKS FOR CASH	Uns	500.00	500.00	0.00	0.00	0.00
FIRST EXPRESS	Uns	600.00	587.40	587.40	282.85	0.00
FINGERHUT NATIONAL BANK	Uns	1,500.00	1,500.00	0.00	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	450.00	415.44	415.44	200.04	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	1,400.00	1,286.90	1,286.90	619.68	0.00
INSIGHT COMMUNICATIONS	Uns	200.00	200.00	0.00	0.00	0.00
MX ENERGY	Uns	250.00	250.00	0.00	0.00	0.00
NICOR GAS	Uns	900.00	684.81	684.81	329.76	0.00
GARY PHIPPS	Uns	2,500.00	2,540.00	2,540.00	1,223.09	0.00
ROCK RIVER DISPOSAL	Uns	50.00	50.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ASSET ACCEPTANCE CORP	Uns	475.00	450.72	450.72	217.03	0.00
SPRINT	Uns	250.00	250.00	0.00	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	1,400.00	1,400.00	0.00	0.00	0.00
TDS METROCOM	Uns	300.00	300.00	0.00	0.00	0.00
U.S. CELLULAR	Uns	300.00	300.00	0.00	0.00	0.00
U.S. CELLULAR	Uns	500.00	500.00	0.00	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	1,343.75	1,343.75	647.06	0.00
AMCORE BANK	Uns	0.00	2,735.00	2,735.00	1,316.99	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 19,453.06	\$ 0.00
Mortgage Arrearage	\$ 5,013.95	\$ 5,013.95	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 600.00	\$ 600.00	\$ 115.73
<b>TOTAL SECURED:</b>	<b>\$ 5,613.95</b>	<b>\$ 25,067.01</b>	<b>\$ 115.73</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 11,182.58</b>	<b>\$ 5,384.75</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,032.51
Disbursements to Creditors	\$ 30,567.49
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 35,600.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/19/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.